

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michelle R Bowers**  
Debtor(s)

Bankruptcy Case No.: 16-24005-CMB  
Related to Doc. No. 112  
Chapter: 13  
Docket No.: 113 – 112

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 23rd of November, 2021, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 1/7/22.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **1/25/22 at 11:00 AM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **1/7/22**.

Carlota M. Bohm  
United States Bankruptcy Judge

cm: All Parties

In re:  
Michelle R Bowers  
Debtor

Case No. 16-24005-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 23, 2021

User: dric  
Form ID: 408v

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:**

Recip ID	Recipient Name and Address
db	+ Michelle R Bowers, 214 Willow Run Dr., Butler, PA 16001-1262
cr	+ Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14312390	+ Allegent Community Fcu, 1001 Liberty Ave, Ste #100, Pittsburgh, PA 15222-3715
14336999	+ Allegent Community Federal Credit Union, 2000 Corporate Drive, Suite 2500, Wexford, PA 15090-7611
14312393	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14387587	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14312394	+ Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14312395	+ Berkheimer Tax, PO Box 25153, Lehigh Valley, PA 18002-5153
14312396	+ Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001-4697
14367531	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14400437	+ Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14312403	+ Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
14312405	+ Harley Davidson Credit, Dept. 15129, Palatine, IL 60055-0001
14328541	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14312409	+ Subaru Motors, PO Box 901037, Fort Worth, TX 76101-2037
14312413	+ Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411
14336563	#+ Wells Fargo Bank, N.A., Default Document Processing, MAC # N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 23 2021 23:26:00	John Deere Financial, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1908
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2021 23:28:55	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14328063	Email/Text: ally@ebn.phinsolutions.com	Nov 23 2021 23:25:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14312392	+ Email/Text: ally@ebn.phinsolutions.com	Nov 23 2021 23:25:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14312397	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:28:53	Cap1/polrs, Capital One Retail Services, Po Box 30285, Salt Lake City, UT 84130-0285
14312398	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:29:04	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14312399	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:29:04	Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
14356667	+ Email/Text: bankruptcy@cavps.com		

District/off: 0315-2

User: dric

Page 2 of 3

Date Rcvd: Nov 23, 2021

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		Nov 23 2021 23:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14312401	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:29:09	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14312402	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:29:09	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14345101	Email/Text: litbkcourtmail@johndeere.com	Nov 23 2021 23:25:00	Deere & Company d/b/a John Deere Financial, PO Box 6600, Johnston IA 50131
14312407	Email/Text: litbkcourtmail@johndeere.com	Nov 23 2021 23:25:00	John Deere Financial, PO Box 6600, Johnston, IA 50131-6600
14687870	+ Email/Text: kburkley@bernsteinlaw.com	Nov 23 2021 23:26:00	Deere & Company d/b/a John Deere Financial, c/o Bernstein-Burkley, P.C., 707 Grant St. Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945
14318440	Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14312404	+ Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14312406	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 23 2021 23:25:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
14312400	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 23 2021 23:29:03	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14330360	Email/Text: bk.notifications@jpmchase.com	Nov 23 2021 23:26:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
15050651	+ Email/Text: BKRMailOps@weltman.com	Nov 23 2021 23:26:00	John Deere Financial, c/o Weltman, Weinberg & Reis Co. LPA, P.O. Box 93784, Cleveland, OH 44101-5784
14312408	+ Email/Text: PBNCNotifications@perituservices.com	Nov 23 2021 23:25:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
14377236	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 23 2021 23:26:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14365572	Email/PDF: pa_dc_claims@navient.com	Nov 23 2021 23:29:06	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14703742	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2021 23:28:54	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14398489	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2021 23:28:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14325397	+ Email/PDF: rmscedi@recoverycorp.com	Nov 23 2021 23:29:07	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14312410	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:29:02	Syncb/levin Furniture, Po Box 965064, Orlando, FL 32896-5064
14312411	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:28:40	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
14312412	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:28:50	Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: dric

Page 3 of 3

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Recip ID	Bypass Reason	Name and Address
cr		Cavalry SPV I, LLC
cr		Harley-Davidson Credit Corp
cr		JPMORGAN CHASE BANK, N.A.
cr		Portfolio Recovery Associates, LLC
cr		Wells Fargo Bank, NA
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14312391	##+	Allegent Credit Union, 1001 Liberty Ave., Pittsburgh, PA 15222-3726

TOTAL: 5 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com
Daniel R. Schimizzi	on behalf of Creditor John Deere Financial dschimizzi@wtplaw.com LLescalette@wtplaw.com;sharding@wtplaw.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank NA pawb@fedphe.com
Joseph J. Nash	on behalf of Debtor Michelle R Bowers attorneynash@nashlawoffice.net
Laurence A. Mester	on behalf of Creditor Portfolio Recovery Associates LLC lmester@mesterschwartz.com, jschwartz@mesterschwartz.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank NA wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples TWP LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas R. Dominczyk	on behalf of Creditor Cavalry SPV I LLC tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com

TOTAL: 11